



## ***A message of strength, stability and commitment:***

March 21, 2023

With roots dating back to 1965, Capital Bank has a proud history of consistency in providing quality and safe banking products and services to consumers and small businesses in Texas. Throughout many banking crises over the years, we have remained true to our proven, established culture of strong risk management practices.

We are financially strong and stable. All of our financial measurements including capital and liquidity levels are well above regulatory requirements. Furthermore, unlike the well documented risky lending and banking practices of the troubled banks that are being scrutinized now, Capital Bank makes sound, quality investments. Loans are extended to local consumers as well as small businesses that have a proven track record, stable management, and clear repayment ability.

Our management team consists of dedicated, highly experienced, and knowledgeable bankers. Our local Board of Directors is comprised of individuals with either extensive banking experience or a record of successful business management. All are committed to a common goal of providing a safe and sound banking environment to our many valued customers.

Given the intense and sometimes confusing media coverage of the recent events, we understand that there may be some level of uncertainty and fear. Please reach out to any of our trusted bankers at any time. At Capital Bank, we will all work hard to maintain the confidence that you have placed in us.

We look forward to serving you with strength and integrity for many years to come.

Thank you for your support!

**Linden Goehring**  
President and CEO

**Capital Bank**<sup>™</sup>  
*Nothing beats having Capital.*<sup>SM</sup>